

Family Protector Overview

U.S. Legal is pleased to have the opportunity to offer affordable legal options to your employees through U.S. Legal's Family Protector®.

Why offer U.S. Legal Services as an Employee benefit? As an employer you will enjoy reciprocal benefits from initiating this into your voluntary benefits package. We have identified statistically key improvements that you as an employer will enjoy by implementing U.S. Legal Services as an employee benefit.

U.S. Legal's Family Protector® works much like a health plan. For a small monthly contribution, your employees will have access to qualified attorneys for all of their important legal needs.

U.S. Legal Services will allow you and your employees to enjoy a workplace environment that is conducive to performance and reduction of stress factors which are influenced by legal situations outside of the workplace.

Your employees will receive help with legal issues including, but not limited to divorce, child support, traffic violations and credit and consumer problems AND we will pay 100% of the attorneys' fees in most cases.

It is like having an attorney on retainer 24 hours a day, 7 days a week.

Listed below are a summary of coverages that you will afford your employees by offering U.S. Legal's Family Protector®.

U.S. Legal "Family Protector": The Family Protector is a legal plan designed to make access to legal representation available and affordable to everyone, regardless of ability to pay. Consumer groups have recognized this plan as the broadest and most comprehensive in the industry.

- 1. Consultations with Attorney:** Use this service to discuss legal matters with your attorney or to practice preventative law. There are no limits. We pay 100% of attorney's fees.
- 2. Consumer Law:** This is the area of law concerning you as a purchaser of products or services. When those products or services do not perform as promised or the service is not delivered as warranted or otherwise, you may have a claim for relief. This plan covers consultation, filing of lawsuits and representation through trial for disputes about services or products you have purchased. We pay 100% of the attorney's fees.

3. **Civil Actions as Plaintiff:** This includes representation up to and including trial for all civil cases where there is a legitimate cause of action and is not a frivolous case.
4. **Civil Actions as Defendant:** Representation of Plan Member as a defendant in all cases. This includes representation through trial. Where Plan Member is provided legal representation through other coverages, such as auto liability or homeowner's insurance, said coverages shall be primary and this plan's coverage secondary.
5. **Adoptions:** This plan specifically covers adoption, including stepparent adoption. We pay 100% of attorney's fees.
6. **Family Law:** Family Law is the most widely used of all the legal coverages. In most states, legal services for Family Law constitute more than half of the usage. Legal representation for family law matters including but not limited to divorce (uncontested and contested), child support and child custody matters, spousal support, equitable distribution of marital assets, modification and enforcement actions and annulments. *There is a twelve (12) hour limitation on the use of Family Law coverage, which is supplemented by a one third (1/3) discount on the attorney's hourly rate thereafter.
7. **Guardianship:** This legal proceeding is used to provide protection for minor or adults with disabilities that prevent them from handling their own affairs. Coverage includes pretrial consultation as well as preparation of all legal documents and representation in court.
8. **Preparation of Wills, Trusts, Living Wills and Durable Powers of Attorney:** This coverage includes consultation and preparation of the following legal documents to plan and implement an estate plan for the Plan Member and covered family members. These legal documents include Wills including Simple Trusts, Living Wills, Durable Powers of Attorney, and Designations of Health Care Surrogate.
9. **Name Change:** This plan covers legal name changes in full. We pay 100% of attorney's fees.
10. **Bankruptcy:** Bankruptcy is among the most utilized of the legal services throughout the country. Our company covers Chapter 7 bankruptcy after a 120 day waiting period. We pay 100% of attorney's fees.
11. **Real Estate Transactions:** Your attorney will provide you with legal assistance in connection with the sale or purchase of your family dwelling. Excluded from Real Estate Transactions shall be title examination and the rendering of any opinion or policy of

insurance guaranteeing title in respect to the transfer, mortgaging or other disposition of real property.

- 12. Insurance Law:** Some of the biggest disputes that consumers have are with their own insurance companies. These include your car, life, homeowner's etc. It's important for you to know that you do have legal help available to protect you in these situations.

13. Immigration Law:

Visa Extensions: Defined as application for extension of any existing visas where eligible for said extensions.

Naturalization: Defined as advice, consultation, preparation and filing of applications for naturalization before the United States Bureau of Citizenship and Immigration Services.

Deportation (Now Known As Removal): Advice, consultation and appearance before the U.S. Immigration Court to provide members with Defense of Removal actions and/or applications for Relief from Removal before the immigration judge.

All Immigration Matters Not Listed Above: All other immigration matters to be provided to members at one-third (1/3) discount off attorney's normal hourly rate.

- 14. Landlord/Tenant Law:** This plan will provide you with an attorney who will review and/or prepare documents concerning tenant law on your leased personal family residence. We pay 100% of attorney's fees.
- 15. Estate Administration:** Assistance in administering your estate, including the applicable property transfers and court appearances. This benefit specifically excludes any legal services for which attorney fees are collectable from your estate.
- 16. Preparation of Legal Documents:** Preparation and review of normal and customary legal documents and legal forms.
- 17. Criminal Law:** Most legal plans cover criminal law to some degree. Our plan covers all misdemeanor violations of state, county and municipal laws, without limitation.
- 18. Defense of Juveniles:** Representation of the plan member's minor (under 18) dependent children in judicial proceedings.
- 19. Traffic Violations:** These are important because they can result in the suspension or loss of driving privileges and could also cause large increases in your car insurance. We



pay 100% of attorney's fees for the attorney to represent you through trial for non-criminal moving violations.

20. **DWI:** Along with traffic violations, DWI's are extremely serious. U.S. Legal not only covers traffic tickets but also covers first offense DWI in full and pays 100% of attorney's fees.
21. **Personal Injury:** Civil lawsuits for personal injuries caused to Plan Members, including auto accidents, medical malpractice and similar causes of action.